

1 **ROUTH CRABTREE OLSEN, P.S.**
2 3535 FACTORIA BLVD. SE, SUITE 200
3 BELLEVUE, WA 98006
4 TELEPHONE (425) 458-2121
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Honorable Judge Philip H. Brandt
Chapter 13
Hearing Location: Seattle
Hearing Date: April 30, 2009
Hearing Time: 9:00 am
Response Date: April 23, 2009

5 **IN THE UNITED STATES BANKRUPTCY COURT**
6 **WESTERN DISTRICT OF WASHINGTON**

7 In re:

8 Karen D Smith

9 Debtor.

No.: 08-13473-PHB

10 **ORDER GRANTING RELIEF FROM STAY**
11 To Countrywide Home Loans Servicing, LP, as
12 servicer for the Bank of New York Mellon as
13 Trustee for the Certificateholders of CWABS
14 Asset-backed Notes Trust 2007-SD1

15 This matter came before the Court upon Countrywide Home Loans Servicing, LP, as servicer
16 for the Bank of New York Mellon as Trustee for the Certificateholders of CWABS Asset-backed
17 Notes Trust 2007-SD1's motion for relief from stay. It appears for the reasons stated in the motion
18 that the stay should be lifted as to enforcement of the deed of trust that is the subject of Countrywide
19 Home Loans Servicing, LP, as servicer for the Bank of New York Mellon as Trustee for the
20 Certificateholders of CWABS Asset-backed Notes Trust 2007-SD1's motion and further as to the
21 property located at 819 21st Avenue, Seattle, Washington 98122 ("Property") and legally described
22 as set forth in the Deed of Trust attached as an exhibit to the motion. NOW, THEREFORE, IT IS
23 HEREBY:

24 ORDERED that, pursuant to 11 U.S.C. § 362(d), the automatic stay is terminated as to
25 Countrywide Home Loans Servicing, LP, as servicer for the Bank of New York Mellon as Trustee for
26 the Certificateholders of CWABS Asset-backed Notes Trust 2007-SD1, its successors and assigns, so

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1 that it may pursue its state remedies to enforce its security interest in the Property and/or as to
2 enforcement of the deed of trust that is the subject of Countrywide Home Loans Servicing, LP, as
3 servicer for the Bank of New York Mellon as Trustee for the Certificateholders of CWABS Asset-
4 backed Notes Trust 2007-SD1's motion. Creditor, its successors and assigns, may, at its option,
5 offer, provide and enter into any potential forbearance agreement, loan modification, refinance
6 agreement or other loan workout/loss mitigation agreement and may contact the Debtor via telephone
7 or written correspondence to offer such an agreement, which shall be non-recourse unless included in
8 a reaffirmation agreement.

9
10 IT IS FURTHER ORDERED that the order shall be effective immediately notwithstanding
11 the provisions of F.R.B.P 4001(a)(3) and that the order shall be effective as to any chapter under
12 which the present case may be converted absent further order of this court.
13
14

15
16 Presented by:
17 **ROUTH CRABTREE OLSEN, P.S.**

PHB-h
Philip H. Brandt
United States Bankruptcy Judge
(Dated as of "Entered on Docket" date above)

18 /s/ Mark Moburg
19 Mark Moburg, WSBA# 19463
20 Attorneys for Creditor
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